



---

## Application for temporary insurance abroad (expatriates)

Version June 2006

*Combined application form for Personal Liability insurance, House insurance and Household Contents insurance*

---

Kröller Assurantiën B.V. in The Hague, The Netherlands acts as an intermediary for Nationale-Nederlanden N.V., one of the largest Dutch insurance companies, part of the world-wide operating ING-Group.

Kröller made an exclusive arrangement with Nationale-Nederlanden in which we can offer you various types of insurance during your stay abroad. Basically we can insure your house contents, valuables, personal liability and even the house itself world-wide.

After having received your application form this will be sent to Nationale-Nederlanden where the application will be judged and the policy will be issued. If the contract period is less than 12 month, a short term charge of 2 months' premium will be added. Your insurance documents will be part of our administration after that, so you can contact us (24-hours a day) in case of a claim or any policy changes.

The policy documents will be written in Dutch. We can issue an English translation on your request. Please note that the contracts are governed exclusively by the Dutch wording of the policy.

---

*Please complete this application in block capitals and by ticking the relevant boxes.*

---

### 1 Policy holder particulars

Name and first name .....

Date of birth ..... Day ..... Month ..... Year

Profession and employer .....

Your correspondence address .....

Postal code and Town .....

Country of residence .....

Telephone number .....

Bank account number <sup>1)</sup> .....

Expected period of posting     max. 1 year     1-3 years     3-6 years     Else; ..... years

Coverage desired for             House contents     Valuables (separate, please contact Kröller)

House                     Personal liability

Starting date (d-m-y) .....

*Minimum premium per annum € 15,- per policy (excl. costs and taxes)*

*Premium payment once per year, automatically collected after authorisation. Minimum contract duration 1 year.*

<sup>1)</sup> When having the disposal of a Dutch bank account

---

### 2 Specific questions for Personal Liability insurance

Maximum sum insured per event     € 1.135.000,-     € 908.000,-<sup>1)</sup>

Insured situation                       Family                     single

<sup>1)</sup>For Belgium, U.S.A., Canada and Mexico: sum insured always is € 908.000,-

---

---

### 3. Specific questions for house insurance

*Also applicable for house contents insurance*

Address	.....
Postal code and domicile	.....
Country of residence	.....
Type of house	<input type="radio"/> residential <input type="radio"/> flat / apartment building
Construction	<input type="radio"/> stone <input type="radio"/> mainly stone <input type="radio"/> other: .....
	<input type="radio"/> wood <input type="radio"/> mainly wood
Roofing	<input type="radio"/> hard (tiles, mastic etc.)
	<input type="radio"/> (partly) thatched
	<input type="radio"/> (partly) iron roof / corrugated plates
	<input type="radio"/> other: .....
State of maintenance	<input type="radio"/> good <input type="radio"/> acceptable / normal <input type="radio"/> bad
Construction of stories	<input type="radio"/> concrete <input type="radio"/> other: .....
Purpose	<input type="radio"/> residential
	<input type="radio"/> (also) pension or rooms for rent
	<input type="radio"/> recreational building for own use
	<input type="radio"/> other: .....
Are you the permanent resident?	<input type="radio"/> No <input type="radio"/> Yes
If not, during which period(s) is the house used?	From (d-m-y) ..... To (d-m-y) .....
Is the house looked after during your absence?	<input type="radio"/> No <input type="radio"/> Yes
If so, by whom and how often?	.....
Way of heating?	.....
What kind of locks is used?	<input type="radio"/> normal locks <input type="radio"/> extra locks <input type="radio"/> all safety locks
Special security measures? (safe, alarm, surveillance)	<input type="radio"/> No <input type="radio"/> Yes: .....
Is the building remotely situated?	<input type="radio"/> No <input type="radio"/> Yes
Year of construction	..... (if older than 50 years, please include some photo's)

---

### 4 Specific questions for household contents insurance

*Please first complete item 3*

Sum insured (replacement value), including tenants interest*,	€ .....	
Specification of valuable objects ( <i>premium surcharge if value exceeds 30% of total sum insured</i> ):		
Gold and silver objects	€ ..... Antiques	€ .....
Jewellery	€ ..... Paintings	€ .....
Fur	€ ..... Photo/film equipment	€ .....
Stamp collections	€ ..... Audio/video/computer equipment	€ .....
Coin collections	€ ..... Optical instruments	€ .....
Other collections	€ ..... Other valuable items	€ .....
	Please describe: .....	

\*Tenants interest is the total value of all adaptations to and alterations of the building done by the tenant, such as central heating, kitchen or other installations, woodwork, wooden or stone floors, sheds or garden walls.

---

If the house is the permanent residence of the insured, valuable objects may be included in the insurance up an amount equal to 30% of the total sum insured, without premium increase. If no amounts are mentioned above, these valuables will be excluded from the insurance. When not permanently inhabited coverage of valuable objects is excluded. Audio and visual equipment can in those cases be insured up to 10% of the sum insured after notification by the insured, be it that limited coverage for this equipment will be applied; for these items burglary, theft and vandalism will then be excluded.

N.B. For stamp and coin collections an extra allowance is charged.

For separate Valuables insurance please contact us. Recent valuation reports are obligatory for this insurance.

## 5 Tenants' Liability in Belgium, France and Luxemburg

Mandatory in Belgium, France or Luxemburg is the insurance of the so called Risque Locatif (or tenants' risk).

The sums to be insured are:

- Belgium and Luxemburg: 20 times the annual rent
- France: 50 times the annual rent

As sole tenant of a complete building the cost of rebuilding will suffice.

Sum to be insured for Risque Locatif € .....

## 6 Specific questions for Perfect House insurance

First please complete item 3 (mandatory)

Cost of rebuilding € .....  
*Including outbuildings as sheds, garages, fences. However, foundations or a pool are not included.*  
 Determined by:

Cost of rebuilding of the pool € .....  
 Determined by:.....

Is the building under construction?  No  Yes  
*During construction coverage is limited to Fire only.*  
 Estimated date of finish: ..... (d-m-j)

Is the building uninhabited?  No  Yes, until: ..... (d-m-j)

Ownership since: ..... (d-m-j)

Insurance for sunshades or antennas required?  No  Yes, amount to be insured: € .....  
*(allowance charged)*

Insurance for foundations required?  No  Yes

Cost of rebuilding foundations: € .....

## 7 Additional information (Mandatory)

When answering these questions facts must be mentioned regarding the antecedents of the applicant, his/her inhabitant family and/or other persons with interest in this insurance, having occurred during the last 8 years.

Have damages occurred/been suffered caused by events covered by this insurance?  No  Yes  
 If so, when, by which cause and what amount was involved? .....

Has an insurance ever been declined or cancelled by an insurer or have you ever been subjected to restrictions or an increased premium?  No  Yes, because: .....

Have you ever been in touch with the police regarding (suspicion of) a felony?  No  Yes; .....

---

**8 Further statement**

The undersigned declares that all the answers are correct and complete. No circumstances which may be important for the company, such as the cancellation of an insurance policy by an insurance company during the last 8 years or a conviction for a crime against property, a violent crime or alcohol abuse during the last 8 years have not been mentioned or wrongly described.

---

**If desired information can be separately and confidentially sent to the Board of Directors.**

---

The insurer will be Nationale-Nederlanden Schadeverzekering Mij. N.V.  
Settlement of disputes ensuing from this insurance shall be submitted to Dutch legislation.

Personal details supplied in the application for the insurance and possible details may be registered by the company in its administration. Privacy rules apply to this registration. Notification of this registration to the 'Registratiekamer' took place on 29 June 1990. A copy of the registration form is available for perusal at the company's office.

Complaints can be submitted in writing to the Board of Directors of the company or to the following institute:  
- Stichting Klachteninstituut Verzekeringen, Postbus 93560, 2509 AN Den Haag

---

Article 251 of the Dutch Commercial Code states that an insurance contract is void, if the information provided at the application form proves to be incomplete or incorrect. Your duty to provide information covers everything that might be of interest to the company in assessing the risk. The result of concealing facts, even if you are unaware of it, is that the company may refer to the invalidity of the contract and refuse compensation.

---

**9 Thus completed according to the truth**

Place	Date	Signature
-------	------	-----------

.....

***Please note: Claims will only be handled if the total annual premium has been fully paid!***

**Authorisation (recommended)**

We urgently advise you to authorise us to debit your bank account number as mentioned above with the premium for the insurances in order to prevent non-payment.

Dutch Bank account number: .....

Place	Date	Signature
-------	------	-----------

.....

Send to: **Kröller Assurantiën B.V., P.O.Box 85931, 2508 CP Den Haag, The Netherlands**  
Information: **telephone: +31 70 34 22 400 e-mail: cb2@kroller.nl**

---



## Premium list Insurances

Version March 2004

The premiums will be raised with taxes applicable in the countries applied for.

### 1 Personal Liability

Sum insured per event	€1.135.000,-	€908.000,- (*)	€908.000,- (**)	€908.000,- (***)
Annual premium family	€ 75,-	€ 68,-	€ 110,-	€ 136,-
Annual premium single adult	€ 50,-	€ 44,-	€ 68,-	€ 87,-

When living in Germany: Premium will be raised by € 12,- due to mandatory insurance for damage by fire/explosion to a rented house up to a maximum of € 113.445,- per event.

When living in Belgium (\*), Canada or Mexico (\*\*) and the United States of America(\*\*\*): The premium is related to a maximum sum insured of € 908.000,-. Exceptions are not possible.

### 2 Household Contents

The amounts mentioned are calculated per € 1.000,- sum insured, unless stipulated otherwise. The premium is based on brick built houses with hard roofing materials. Valuables are included up to a maximum of 30% of the total sum insured. A higher percentage for valuable items will result in an increased premium\*.

Contents Perfect	Permanently occupied	Not permanently occupied
Within the European Union	€ 3,75 / € 5,-*	€ 6,00 / not possible*
Outside the European Union	€ 6,- / € 7,-*	Not possible

Minimum annual premium is € 25,-.

Sunshades, dishes, antennas	Sum insured	Extra allowance
	Up to € 136,-	€ 3,40
	Up to € 227,-	€ 6,80
	Up to € 681,-	€ 13,61
	Over € 681,-	On request

#### Household Contents in the area bounded on Belgium or Germany:

Only possible when permanently occupied.

Contents Perfect Extra

€ 2,90

Allowance coverage glass

€ 0,60 per € 1.000,- sum insured (min. € 18,- / max. € 50,-)

Coverage of theft of jewellery is limited to € 2.269,-. The premium for extra coverage for theft is € 15,- per € 1.000,- sum insured.

**Insurance of Valuables:** Only in combination with Household Contents insurance. Premium on request. (recent taxation required)

### 3 Houses

The amounts mentioned are calculated per € 1.000,- sum insured, unless stipulated otherwise. The premium is based on houses of brick with a roof of solid material and permanently occupied. Insurance of apartments not available.

Houses Perfect	Permanently occupied
Within the European Union	€ 2,-
Outside the European Union	€ 4,-

Minimum annual premium is € 50,-.

#### Houses in the area bounded on Belgium or Germany:

Only when permanently occupied.

Houses Perfect Extra	€ 0,85
Houses Perfect Extra including glass	€ 1,10
Extra allowance wooden stories	€ 0,05